

Information to identify the case:

Debtor 1	<u>David Samuel Lutes</u>	Social Security number or ITIN	xxx-xx-4296
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marisa Lois Lutes</u>	Social Security number or ITIN	xxx-xx-7799
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20099-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Samuel Lutes

Marisa Lois Lutes

4/22/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David Samuel Lutes
 Marisa Lois Lutes
 Debtors

Case No. 20-20099-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Apr 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2020.

db/jdb	+David Samuel Lutes, Marisa Lois Lutes, 60 North Watson Avenue, Washington, PA 15301-6618
15181808	+Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15181809	+Associated Credit / West Penn Power, Attn: Bankruptcy, 115 Flanders Road, Ste 140; Po Box 5171, Westborough, MA 01581-5171
15181810	+CBCS/St. Clair Hospital, P.O. Box 2724, Columbus, OH 43216-2724
15181811	+CBCS/Washington Hospital, P.O. Box 2724, Columbus, OH 43216-2724
15181812	+Children's Express Care, P.O. Box 360371, Pittsburgh, PA 15251-6371
15181813	+Collection Service / St Clair Pediatrics, Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15181814	+Collection Service Center / Express Care, Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15181815	+Collection Service Ctr./Great Wash Rad., 363 Vanadium Road, Suite 109, Pittsburgh, PA 15243-1477
15181816	+Collection Service Ctr/Child Express Car, 363 Vanadium Road, Suite 109, Pittsburgh, PA 15243-1477
15181818	+Creditech/South Hills Radiology, P.O. Box 99, Bangor, PA 18013-0099
15181820	+Midland Funding / Synchrony Bank, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15181821	+Midland Funding, LLC, c/o Daniel Santucci, Esq., 1 International Plaza, Floor 5, Philadelphia, PA 19113-1510
15181822	+Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
15181823	+Portfolio Recovery / Synchrony Bank, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
15181824	+South Hills Dermatology, 363 Vanadium Road, Suite 101, Pittsburgh, PA 15243-1477
15181825	+South Hills Radiology, P.O. Box 49, Pittsburgh, PA 15230-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVBICNOTICE1@state.pa.us Apr 23 2020 02:44:58 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: PRA.COM Apr 23 2020 06:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15181817	+EDI: CCUSA.COM Apr 23 2020 06:33:00 Credit Collections USA, 16 Distributor Dr., Suite 1, Morgantown, WV 26501-7209
15181819	+E-mail/Text: electronicbkydocs@nelnet.net Apr 23 2020 02:45:17 Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15181826	+EDI: SWCR.COM Apr 23 2020 06:33:00 Southwest Credit Systems / Comcast, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
15181827	+E-mail/Text: PFS.Analyst@stclair.org Apr 23 2020 02:45:27 St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15182627	+EDI: RMSC.COM Apr 23 2020 06:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15181828	+EDI: RMSC.COM Apr 23 2020 06:33:00 Synchrony Bank/ Levins, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Pennymac Loan Services, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Apr 22, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2020 at the address(es) listed below:

David A. Rice on behalf of Debtor David Samuel Lutes ricelawl@verizon.net,
lowdenscott@gmail.com

David A. Rice on behalf of Joint Debtor Marisa Lois Lutes ricelawl@verizon.net,
lowdenscott@gmail.com

James Warmbrodt on behalf of Creditor Pennymac Loan Services, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Pamela J. Wilson pwilson@pjwlaw.net, pwilson@ecf.axosfs.com

TOTAL: 5